



INSURANCE MARKET REGULATION DIVISION

## MISSOURI General Instructions Document Property & Casualty

Filings submitted to the Missouri Department of Insurance, Financial Institutions and Professional Registration are kept for “public access” and review, unless a company specifically requests that a document be held confidentially. If your company desires to have a form held in confidence, you will need to make a specific request to MO DIFP within the SERFF filing, providing the legal basis for confidentiality within the filing. That specific item should be submitted as a separate attachment.

### Filing Authority/Scope of Authority:

Missouri requires companies to file new or revised forms, rates and rules, including applications. Filing checklists are available at  
<http://www.insurance.mo.gov/industry/filings/checklists/index.htm>

### Filing Basis:

#### Forms

All lines except Credit, Dwelling Fire, Homeowners and Private Passenger Auto  
**Use and File.** Forms must be submitted to the department within 10 days after the effective date.

*Statutory Reference: Missouri Revised Statutes Section 379.321, Missouri Insurance Regulation 20CSR500-4.100*

#### Credit Insurance

**File and Use.** Forms must be submitted to the department prior to use. The insurance department may disapprove the form within sixty days.

*Statutory Reference: Missouri Revised Statutes Section 385.045.*

#### Dwelling Fire, Homeowners and Private Passenger Auto

**File and Use.** Forms are deemed approved upon receipt of the insurance department. The insurance department shall review the filing within 60 days and may call a hearing during that time.

*Statutory Reference: Missouri Revised Statutes Section 375.920*

Filings Submitted by Mutual Companies Operating under Chapter 380

**File and Use.** The insurance department shall review the filing and give written notification of the disapproval of any form.

*Statutory Reference: Missouri Revised Statutes Sections 380.091 and 380.251*

Workers Compensation

**Prior Approval.** Forms must be submitted to the insurance department for specific approval.

*Statutory Reference: Missouri Revised Statutes Section 287.310, Missouri Insurance Regulation 20 CSR 500-6.100*

Rates

All Lines with changes in base rate, rating basis, rating plan, manual rules, territorial definitions or combination of these rating system components:

**Use and File.** Rates must be submitted to the insurance department within 10 days after the effective date.

*Statutory Reference: Missouri Revised Statutes Section 379.321, Missouri Insurance Regulation 20 CSR 500-4.100*

**Exceptions:**

Commercial Casualty Insurance filings with an increase or decrease exceeding twenty-five percent (25%) annually from changes in base rate, rating basis, rating plan, manual rules, territorial definitions or combination of these rating system components:

**Prior Approval.** Rates must be submitted to the insurance department sixty (60) days prior to the effective date for prior approval.

*Statutory Reference: Missouri Revised Statutes Section 379.893, Missouri Insurance Regulation 20 CSR 500-4.100*

*Commercial casualty insurance is defined in Section 379.888 as casualty insurance for business or nonprofit interests which is not for personal, family or household purposes.*

Workers Compensation:

**Use and File:** Rates must be submitted to the insurance department within 30 days after the effective date.

*Statutory Reference: Missouri Revised Statutes Section 287.947*

Credit Insurance

**File and Use.** Rates must be submitted to the department prior to use. The insurance department may disapprove the form within sixty days.

*Statutory Reference: Missouri Revised Statutes Section 385.045.*

Rules

See Rates section.

### **Attachment Information and File Formats Accepted:**

If multiple forms are being filed, each form should be included as a separate attachment so that we can assign individual dispositions to each form. Unless stated otherwise, all attachments should be in pdf format so that they can be viewed using PDF Pipeline.

### **Fee Information:**

Filings are now required to be filed via System for Electronic Rate and Form Filing (SERFF) and funded through EFT per 20 CSR 100-9.100. The general filing fee is \$50.00 per line, for each company, per Regulation 20 CSR 500-8.100, 20 CSR 100-9.100, and Section 374.230 (5) RSMo. If you do not remit payment via EFT or file in SERFF, your filing may be rejected per 20 CSR 100-9.100.

### **Special General Information Tab handling:**

The Filing Description field should contain a general description of the filing. If the appropriate information is included in this field, it is not necessary to attach a filing memorandum or cover letter.

### **Special Forms Tab Handling:**

If the company is submitting a form containing provisions amended by a Missouri amendatory endorsement, attach a copy of the Missouri amendatory endorsement to alleviate correspondence back and forth.

### **Special State Specific Fields Tab Handling:**

Company(ies) NAIC number must be entered on State Specific tab.  
Companies should confirm that the General Instructions Document has been reviewed.

### **Additional General Information/Other Special Information:**

Companies may amend the effective date for closed filings prior to the effective date of the filing.

When responding to an objection letter, companies should not attach a revised form, rate, or rule to the response letter. We cannot attach individual item status for each individual item attached to a response letter. If we receive revised forms, rates, or rules attached to the response letter, the filing will be rejected.

The following items are stamped '**Approved**' and should be in a separate attachment:  
Workers compensation forms, homeowner and personal auto forms (Section 375.920 RSMo), including policy forms, applications, declarations pages, policy jackets, endorsements and notices to the insured

The following items are stamped '**Filed For Informational Purposes Only**' and should be in a separate attachment:

Commercial rates, including: Rates, rating plans, modifications, & manuals of classification

While most commercial property and commercial casualty rates are “*filed for informational purposes only*”, this does not limit the director’s authority over excessive, inadequate or unfairly discriminatory rates.

The following items are stamped ‘**Reviewed**’ and should be in a separate attachment:

All other forms, rates, and rules, for lines of business **not** listed above, including: Policy jackets, applications, declarations pages, notices to the insured, policy forms, endorsements, actuarial memorandums, rates, rate plans, modifications, manuals of classification, LCMs, loss costs, rules, underwriting rules, exception pages, manuals and automobile identification cards. Each form should be attached separately. Multiple consecutive rate pages can be attached as one document. Multiple consecutive rule pages can be attached as one document.

“Reviewed” does not mean approved. “Reviewed” means the filing has been reviewed for violations and has been closed.

Do NOT include items submitted for ‘approval’, ‘reviewed’, or ‘filed for informational purposes only’ in the same attachment or on the same schedule item because the filing reviewer will need to assign the appropriate disposition to each individual item.

Do NOT put confidential information in the same attachment or on the same schedule item as information that would not be considered confidential, as it will **all** be deemed available for public viewing.

### **Pending files:**

Procedure for pending files awaiting company response:

- The state reviewer will send a reminder “objection letter” if the company does not respond to an objection letter sent by the department by its due date. This “objection letter” places the company on notice that they will have an additional period of time to respond. If the response date cannot be met, the filing should be withdrawn.
- If no response is received after this additional period of time, the filing will be referred to the section supervisor for further handling; it is possible a hearing will be set for nonresponse to a departmental inquiry.

NOTE: If an extension is necessary, the company must contact the analyst and make the necessary arrangements through SERFF correspondence.